

CLAIM AMENDMENTS

The following is a detailed listing of all claims that are, or were, in the application. A status identifier is provided for every claim and the current text of every claim is presented, unless the claim has been cancelled. Current amendments to the claims are expressed in the detailed listing by strikethrough or double brackets (for deleted matter) or underlining (for added matter).

1.-7. (CANCELLED)

8.- 68. (CANCELLED)

69. (NEW) A method, comprising:
receiving a purchase price from a point of sale terminal;
determining, based on the purchase price, whether to provide an installment plan offer;
and
transmitting the installment plan offer to the point of sale terminal for consideration by a purchaser if it was determined that the purchase price qualified the purchaser to receive the installment plan offer.

70. The method of claim 69, in which determining whether to provide the installment plan offer comprises:
comparing the purchase price to a minimum required purchase amount; and
authorizing transmission of an installment plan offer if the purchase price meets or exceeds the minimum required purchase price amount.

71. The method of claim 69, in which determining whether to provide the installment plan offer comprises:
comparing the purchase price to a plurality of purchase price ranges; and
authorizing transmission of at least one installment plan offer if the purchase price falls within at least one purchase price range.

72. (NEW) The method of claim 69, in which transmitting the installment plan offer comprises providing data corresponding to at least one of an interest rate, a payment term, and an installment plan identifier associated with the purchase price range.

73. (NEW) The method of claim 72, further comprising:
receiving at least one installment plan identifier at the point of sale terminal; and
displaying terms and conditions associated with at least one installment plan
corresponding to the installment plan identifier to the purchaser.

74. (NEW) The method of claim 73, in which displaying the terms and conditions comprises displaying at least one of a number of payments required, payment amounts, or an interest rate.

75. (NEW) The method of claim 69, further comprising receiving, with the purchase price, a merchant identifier indicating a merchant.

76. (NEW) The method of claim 75, further comprising crediting the purchase price to an account associated with the merchant identifier.

77. (NEW) The method of claim 69, further comprising receiving a selection signal from the point of sale terminal.

78. (NEW) The method of claim 77, wherein the selection signal indicates at least one of acceptance of the installment plan offer or that no installment plan was selected.

79. (NEW) The method of claim 69, further comprising:
receiving, with the purchase price, a financial account identifier that specifies an account of a purchaser; and
in which determining whether to provide an installment plan offer is at least partially based on the financial account identifier.

80. (NEW) The method of claim 69, further comprising, prior to determining whether to provide an installment offer:

authorizing a charge to a financial account of the purchaser based on at least one predetermined approval criteria; and

determining, based on the financial account, if installment payments are allowed.

81. (NEW) The method of claim 80, wherein the predetermined account criteria comprises at least one of determining that the financial account is open and in good standing, determining that the purchase price plus the current balance of the account is below a predetermined balance limit, or determining that a credit card associated with the financial account has not been reported lost or stolen.

82. (NEW) The method of claim 80, in which determining if installment payments are allowed comprises at least one of authorizing installment payments based on the financial account identifier, or authorizing installment payments if the purchase price falls within at least one predetermined range of purchase price amounts.

83. (NEW) A computer readable medium storing instructions configured to direct a processor to:

receive a purchase price from a point of sale terminal;

determine, based on the purchase price, whether to provide an installment plan offer; and

transmit the installment plan offer to the point of sale terminal for consideration by a purchaser if it was determined that the purchase price qualified the purchaser to receive the installment plan offer.

84. (NEW) The computer readable medium of claim 83, in which the instructions for determining whether to provide the installment plan offer comprise instructions configured to direct the processor to:

compare the purchase price to a minimum required purchase amount; and

authorize transmission of an installment plan offer if the purchase price meets or exceeds the minimum required purchase price amount.

85. (NEW) The computer readable medium of claim 83, in which the instructions for determining whether to provide the installment plan offer comprise instructions configured to direct the processor to:

compare the purchase price to a plurality of purchase price ranges; and
authorize transmission of at least one installment plan offer if the purchase price falls within at least one purchase price range.

86. (NEW) The computer readable medium of claim 83, in which the instructions for transmitting the installment plan offer comprise instructions configured to direct the processor to provide data corresponding to at least one of an interest rate, a payment term, and an installment plan identifier associated with the purchase price range.

87. (NEW) The computer readable medium of claim 83, which further comprises instructions configured to direct the processor to:

receive at least one installment plan identifier from the point of sale terminal; and
transmit terms and conditions associated with at least one installment plan corresponding to the installment plan identifier for display to the purchaser.

88. (NEW) The computer readable medium of claim 87, in which the instructions for transmitting the terms and conditions comprise instructions configured to direct the processor to provide at least one of a number of payments required, payment amounts, or an interest rate.

89. (NEW) The computer readable medium of claim 83, which further comprises instructions configured to direct the processor to receive, with the purchase price, a merchant identifier indicating a merchant.

90. (NEW) The computer readable medium of claim 89, which further comprises instructions configured to direct the processor to credit the purchase price to an account associated with the merchant identifier.

91. (NEW) The computer readable medium of claim 83, which further comprises instructions configured to direct the processor to receive a selection signal from the point of sale terminal.

92. (NEW) The computer readable medium of claim 91, in which the instructions for receiving the selection signal comprise instructions configured to direct the processor to recognize at least one of acceptance of the installment plan offer or that no installment plan was selected.

93. (NEW) The computer readable medium of claim 83, which further comprises instructions configured to direct the processor to:

receive, with the purchase price, a financial account identifier that specifies an account of a purchaser; and

in which the instructions for determining whether to provide an installment plan offer comprise instructions for at least partially basing an installment plan offer on the financial account identifier.

94. (NEW) The computer readable medium of claim 83, which further comprises, prior to determining whether to provide an installment offer, instructions configured to direct the processor to:

authorize a charge to a financial account of the purchaser based on at least one predetermined approval criteria; and

determine, based on the financial account, if installment payments are allowed.

95. (NEW) The computer readable medium of claim 94, in which the instructions for authorizing a charge comprise instructions configured to direct the processor to determine at least one of that the financial account is open and in good standing, that the purchase price plus the current balance of the account is below a predetermined balance limit, or that a credit card associated with the financial account has not been reported lost or stolen.

96. (NEW) The computer readable medium of claim 94, in which the instructions for determining if installment payments are allowed comprise instructions configured to direct the processor to at least one of authorize installment payments based on the financial account identifier, or authorize installment payments if the purchase price falls within at least one predetermined range of purchase price amounts.

97. (NEW) An apparatus, comprising:
a processor; and
a storage device operatively coupled to the processor, the storage device containing instructions configured to direct the processor to:
 receive a purchase price from a point of sale terminal;
 determine, based on the purchase price, whether to provide an installment plan offer; and
 transmit the installment plan offer to the point of sale terminal for consideration by a purchaser if it was determined that the purchase price qualified the purchaser to receive the installment plan offer.

98. (NEW) The apparatus of claim 97, wherein the data storage device further comprises at least one database.

99. (NEW) The apparatus of claim 98, wherein the at least one database comprises at least one of a purchaser database, a transaction database, an installment plan database, a purchaser billing database, an installment payments database, or a merchant database.